

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Mark V Andrade
Claudia S Andrade
Debtor(s)

Case No. 15-38432

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/11/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/08/2016.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,825.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$290.00
Less amount refunded to debtor	\$290.00

NET RECEIPTS: \$0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$0.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Priority	6,000.00	NA	NA	0.00	0.00
AFNI INC/SPRINT	Unsecured	1,613.00	NA	NA	0.00	0.00
AMERCRED/ADDISON DENTAL ASSC	Unsecured	100.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEP	Unsecured	11,271.00	NA	NA	0.00	0.00
ARNOLDHARRIS/ILLINOIS TOLLWAY	Unsecured	496.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION/MEA E	Unsecured	594.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,795.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP/WOW SCI	Unsecured	363.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT/DIRECT	Unsecured	681.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM/COMC	Unsecured	566.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
HWARFIELD/VILLAGE GREEN MANA	Unsecured	2,517.00	NA	NA	0.00	0.00
I C SYSTEM INC/KINDER CARE LEAR	Unsecured	558.00	NA	NA	0.00	0.00
AT&T UVERSE/I C SYSTEM INC	Unsecured	234.00	NA	NA	0.00	0.00
AT&T UVERSE/I C SYSTEM INC	Unsecured	172.00	NA	NA	0.00	0.00
LOU HARRIS COMPANY/CMIT	Unsecured	3,135.00	NA	NA	0.00	0.00
MCSI INC/VILLAGE OF ADDISON	Unsecured	750.00	NA	NA	0.00	0.00
MED BUSI BUR/ELMHURST EMERG	Unsecured	226.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ELMHU	Unsecured	640.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	83.00	NA	NA	0.00	0.00
EDUCATION NATIONAL COLLEGIAT	Unsecured	22,998.28	NA	NA	0.00	0.00
NORTHWEST COLLECTORS/ASSOCI	Unsecured	667.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS/BENSEN	Unsecured	200.00	NA	NA	0.00	0.00
NORTHWEST CILLECTORS/ELMHUR	Unsecured	395.00	NA	NA	0.00	0.00
OPPITY FIN	Unsecured	1,502.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EDUCATION SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
EDUCATION USA FUNDS/SALLIE MA	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,287.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES	Secured	7,822.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/11/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.